



Commonwealth of Massachusetts
Group Insurance Commission

*Your
Benefits
Connection*

2015-2016

FOR COMMONWEALTH OF MASSACHUSETTS
**NON-MEDICARE
RETIRED MUNICIPAL
TEACHERS (RMTS)
& ELDERLY GOVERNMENTAL
RETIREES (EGRS)**

**Benefits Effective
July 1, 2015**



GIC HEALTH PLANS
BENEFITS AT-A-GLANCE

TAKE CHARGE OF YOUR HEALTH; Lower Your Out-of-Pocket Costs

We encourage you to take charge of your health and avail yourself to ways of lowering your out-of-pocket costs:

- **Work with your Primary Care Provider (PCP)** to navigate the health care system.
- **Seek care from Tier 1 and Tier 2 specialists.** Over 164 million claims have been analyzed for differences in how physicians perform on nationally recognized measures of quality and/or cost efficiency. You pay the lowest copay for the highest-performing doctors:
 - ★★★ Tier 1 (excellent)
 - ★★ Tier 2 (good)
 - ★ Tier 3 (standard)
- If you are in a tiered hospital plan and have a planned hospital admission, talk with your doctor about whether a **Tier 1 hospital** would make sense.

- Use **urgent care facilities and retail minute clinics** instead of the emergency room for urgent (non-emergency) care.
- Make copies and **bring the prescription drug formulary** from your plan's website with you to all doctor visits.
- **Use your health plan's online cost comparison tool** to shop for health care services in advance.
- Read about ways to **take charge of your health**; the GIC's website has a wealth of articles and links to additional resources: www.mass.gov/gic/yourhealth.
- **Eat healthy, exercise regularly, don't smoke, and find ways to de-stress.**

For more information about specific plan benefits, contact the plan.

HEALTH INSURANCE		
Fallon Health Direct Care Select Care	1.866.344.4442	www.fallonhealth.org/gic
Health New England	1.800.842.4464	www.hne.com/gic
Neighborhood Health Plan NHP Prime	1.866.567.9175	www.nhp.org/gic
UniCare State Indemnity Plan/ Basic	1.800.442.9300	www.unicarestatementplan.com
• Prescription Drugs (<i>CVS/caremark</i>)	1.877.876.7214	www.caremark.com/gic
• Mental Health/Substance Abuse and EAP (<i>Beacon Health Options</i>)	1.855.750.8980	www.beaconhs.com/gic

WEIGH YOUR OPTIONS

- Where you live determines which plan(s) you may enroll in. See the locator map below to see which health plans are available in your area.
- See your *GIC Benefit Decision Guide* for additional eligibility details, benefit information, rates, and factors to consider when choosing a health plan.
- Contact the health plans you are considering to find out:
 - Whether your doctors and hospitals are in the network (Note: Be sure to specify the health plan's *full* name, such as "Fallon Health *Direct Care*" or "Fallon Health *Select Care*," not just "Fallon Health."); and
 - Which copay tiers your specialists and hospitals are in.
- See the GIC's website (www.mass.gov/gic) for additional information.

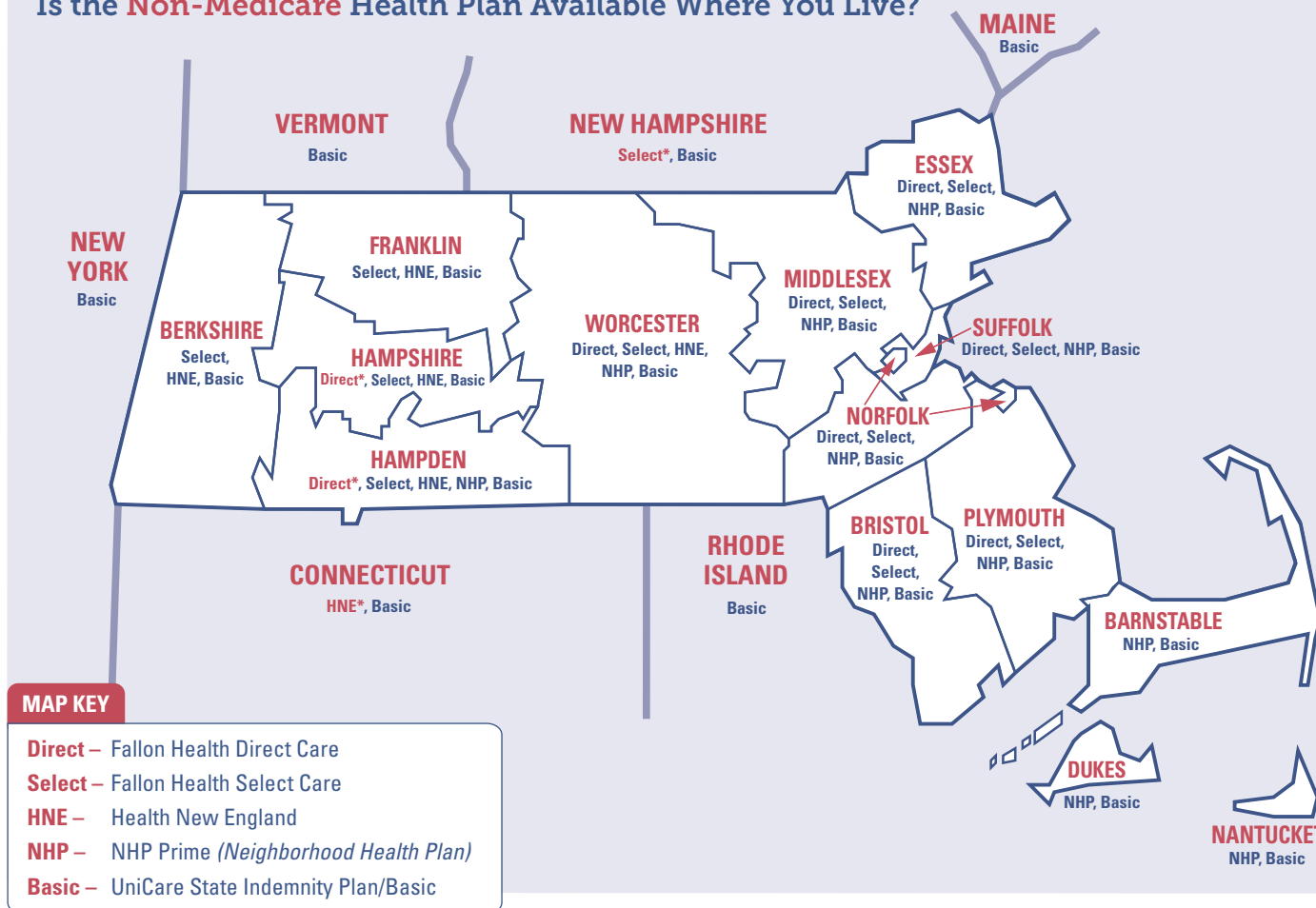


Keep in mind that even if your doctor or hospital leaves your health plan's network during the year, you *must* stay in the plan until the next annual enrollment. In the meantime, your health plan will help you find another provider.

Mark the Date!

- GIC Retired Municipal Teachers (RMTs) **retiring in June 2015 have until June 15, 2015** to select their coverage, which becomes effective September 1, 2015. Return enrollment forms and required documentation to your benefits office.
- **Current RMTs and EGRs:** Completed forms are due to the GIC no later than Wednesday, **May 6**, for changes effective July 1, 2015.

Where You Live Determines Which Plan You May Enroll In. Is the **Non-Medicare** Health Plan Available Where You Live?



The UniCare State Indemnity Plan/Basic is the only Non-Medicare health plan offered by the GIC that is available throughout the United States and outside of the country.

* Not every city and town is covered in this county or state; contact the plan to find out if you live in the service area. The plan also has a limited network of providers in this county or state; contact the plan to find out which doctors and hospitals participate in the plan.

BENEFITS AT-A-GLANCE

Non-Medicare Health Plan Copays and Deductibles for GIC RMTs (Retired Municipal Teachers not in the Municipal Health-Only Program) and EGRs (Elderly Governmental Retirees)

HEALTH PLAN	FALLON HEALTH DIRECT CARE	FALLON HEALTH SELECT CARE
PLAN TYPE	HMO	HMO
PCP DESIGNATION REQUIRED	Yes	Yes
PCP REFERRAL TO SPECIALIST REQUIRED	Yes	Yes
TELEPHONE NUMBER	1.866.344.4442	1.866.344.4442
WEBSITE	www.fallonhealth.org/gic	www.fallonhealth.org/gic
Out-of-pocket Maximum Individual coverage Family coverage	\$5,000 \$10,000	\$5,000 \$10,000
Calendar Year Deductible Individual Two-person family Three- or more person family	\$300 \$600 \$900	\$300 \$600 \$900
Primary Care Provider – Office Visit	\$15 per visit	\$20 per visit
Preventive Services	Most covered at 100% – no copay	Most covered at 100% – no copay
Specialist Physician – Office Visit ★★★ Tier 1 (excellent) ★★ Tier 2 (good) ★ Tier 3 (standard)	\$30 per visit \$60 per visit \$90 per visit	\$30 per visit \$60 per visit \$90 per visit
Retail Clinic	\$15 per visit	\$20 per visit
Outpatient Mental Health and Substance Abuse Care	\$15 per visit	\$20 per visit
Emergency Room Care	\$100 per visit (waived if admitted)	\$100 per visit (waived if admitted)
Inpatient Hospital Care – Medical Tier 1 Tier 2 Tier 3	\$275 per admission with no tiering	Maximum one copay per person per \$275 per admission \$500 per admission \$1,500 per admission
Outpatient Surgery	\$250 per occurrence	Maximum one copay per cal \$250 per occurrence
High-Tech Imaging (e.g., MRI, CT and PET scans)	\$100 per scan	\$100 per scan
Prescription Drug Retail: up to a 30-day supply Tier 1 Tier 2 Tier 3	\$10 \$30 \$65	\$10 \$30 \$65
Mail-order: Maintenance drugs up to a 90-day supply Tier 1 Tier 2 Tier 3	\$25 \$75 \$165	\$25 \$75 \$165

Out-of-pocket maximums apply to medical and mental health benefits across all health plans. Prescription drug (Rx) benefits are included in the out-of-pocket maximum for medical & mental health and a separate maximum for prescription drugs.

This chart is a comparative overview of GIC plan benefits. See the corresponding overview information for each plan for more information. With the exception of emergency care, there are no out-of-network benefits for the GIC's HMOs. For providers, benefit details, exclusions, and limitations, see the plan handbook or contact the individual plan.

HEALTH NEW ENGLAND	NHP PRIME (Neighborhood Health Plan)	UNICARE STATE INDEMNITY PLAN/BASIC WITH CIC (Comprehensive)
HMO	HMO	INDEMNITY
Yes	Yes	No
No	Yes	No
1.800.842.4464	1.866.567.9175	1.800.442.9300
www.hne.com/gic	www.nhp.org/gic	www.unicarestateplan.com
\$5,000 \$10,000	\$5,000 \$10,000	\$4,000 medical & mental health/\$1,500 Rx \$8,000 medical & mental health/\$3,000 Rx
\$300 \$600 \$900	\$300 \$600 \$900	\$300 \$600 \$900
\$20 per visit	\$20 per visit	\$20 per visit
Most covered at 100% – no copay	Most covered at 100% – no copay	Most covered at 100% – no copay
\$30 per visit \$60 per visit \$90 per visit	\$30 per visit \$60 per visit \$90 per visit	\$30 per visit \$60 per visit \$90 per visit
\$20 per visit	\$20 per visit	\$20 per visit
\$20 per visit	\$20 per visit	\$20 per visit
\$100 per visit (waived if admitted)	\$100 per visit (waived if admitted)	\$100 per visit (waived if admitted)
calendar year quarter. Waived if readmitted within 30 days in the same calendar year.		
\$275 per admission with no tiering	\$275 per admission with no tiering	\$275 per admission with no tiering
calendar quarter or four per year, depending on plan. Contact the plan for details.		
\$250 per occurrence	\$250 per occurrence	\$250 per occurrence
maximum one copay per day. Contact the plan for details.		
\$100 per scan	\$100 per scan	\$100 per scan
\$10 \$30 \$65	\$10 \$30 \$65	\$10 \$30 \$65
\$25 \$75 \$165	\$25 \$75 \$165	\$25 \$75 \$165

limits in all health plans except UniCare, which has one out-of-pocket maximum

The amounts and terms that appear in bold in this chart are benefits that have changed effective July 1, 2015.



Group Insurance Commission
P.O. Box 8747, Boston, MA 02114

617.727.2310 • TDD/TTY: 617.227.8583

www.mass.gov/gic